APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/085,820	02/26/2002	David Knox	640-A01-004	2390

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FLEIT, KAIN, GIBBONS, GUTMAN, BONGINI
& BIANCO P.L.
ONE BOCA COMMERCE CENTER
551 NORTHWEST 77TH STREET, SUITE 111
BOCA RATON, FL 33487

EXAMINER
CHANDLER, SARA M

ART UNIT	PAPER NUMBER
3693	

MAIL DATE	DELIVERY MODE
10/15/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Interview Summary	Application No.	Applicant(s)
	10/085,820	KNOX ET AL.
	Examiner	Art Unit
	Sara Chandler	3693

All participants (applicant, applicant's representative, PTO personnel):

(1) *Sara Chandler*.   (3)_____.

(2) *Jon Gibbons*.   (4)_____.

Date of Interview: *10 October 2007*.

Type: a)☒ Telephonic b)☐ Video Conference
      c)☐ Personal [copy given to: 1)☐ applicant 2)☐ applicant's representative]

Exhibit shown or demonstration conducted: d)☐ Yes e)☐ No.
    If Yes, brief description: _____.
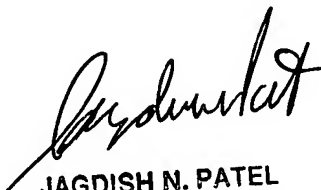
Claim(s) discussed: *1-16 and 55-57*.

Identification of prior art discussed: *Hogan*.

Agreement with respect to the claims f)☐ was reached. g)☒ was not reached. h)☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: *See Continuation Sheet*.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

JAGDISH N. PATEL
PRIMARY EXAMINER

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

Examiner's signature, if required

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: The followng are suggestions made by the Examiner that will help clarify the invention and advance prosecution.

1) For each independent claim incorporate alll the features of claim 1 and add the limitations of dependent claims 2-4 and dependent claim 8.

2. Claim 1 as presently drafted is broad and a 102 under Hogan is still applicable.
Applicant may wish to include the following subject matter from claim 2-4:

wherein the transaction information consists only of one or more of the following:
deposit transaction information in the first account,
purchase transaction in the first account,
loan granting and repayment information in the first account,
personal information identifying a name of a person associated with the first account,
but does not include other financial information related to the person.

3. Indicate that the account is a pre-paid card account in the independent claims.

4. Incorporate the limitations of claim 8. The actively recited steps of the method claims should incorporate what is done by the first institution and what is done by the second institution. The claim should clearly articulate that the first and second institutions are independent.

Try to distinguish over any potential anticipation/obviousness rationales regarding preferred customer accounts with a financial institution.

4.Remove all indefinite language (e.g., optional language such as "if", relative language such as "sufficient" "a degree of similarity".

5. Ensure a useful, concrete, tangible result is achieved.

6. Check clarity of claim language.
E.g., ("Receiving a subsequent deposit transaction" Subsequent to what? "unnamed deposit and purchase transactions" Should this be "deposit and purchase transactions made by the unnamed source"? Language such as "indicative of" or "associated with" "based upon" etc. is also unclear in context of claims.

5. Check all claims before submission for 101, 112 and grammer problems. Cancel all claims that are no longer relevent.

6. Also consider the following remarks on claim interpretation:

Claim Interpretation
1. In determining patentability of an invention over the prior art, all claim limitations have been considered and interpreted as broadly as their terms reasonably allow.   See MPEP § 2111.
Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See In re Van Geuns, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993).

Applicant always has the opportunity to amend the claims during prosecution, and broad interpretation by the examiner reduces the possibility that the claim, once issued, will be interpreted more broadly than is justified. In re Pruter, 415 F.2d 1393, 1404-05, 162 USPQ 541, 550-51 (CCPA 1969). See MPEP § 2111.

2. All claim limitations have been considered. Additionally, all words in the claims have been considered in judging the patentability of the claims against the prior art. The following language is interpreted as not further limiting the scope of the claimed invention. See MPEP 2106 II C.
Language in a method claim that states only the intended use or intended result (e.g., "for _____"), but the expression does not result in a manipulative difference in the steps of the claim. Language in a system claim that states only the intended use or intended result (e.g., "for _____"), but does not result in a structural difference between the claimed invention and the prior art. In other words, if the prior art structure is capable of performing the intended use, then it meets the claim.
Claim limitations that contain statement(s) such as "if, may, might, can could", as optional language. As matter of linguistic precision, optional claim elements do not narrow claim limitations, since they can always be omitted.

Claim limitations that contain statement(s) such as "wherein, whereby", that fail to further define the steps or acts to be performed in method claims or the discrete physical structure required of system claims.

USPTO personnel should begin claim analysis by identifying and evaluating each claim limitation. For processes, the claim limitations will define steps or acts to be performed. For products, the claim limitations will define discrete physical structures or materials. Product claims are claims that are directed to either machines, manufactures or compositions of matter. See MPEP § 2106 II C.

The subject matter of a properly construed claim is defined by the terms that limit its scope. It is this subject matter that must be examined. As a general matter, the grammar and intended meaning of terms used in a claim will dictate whether the language limits the claim scope. Language that suggests or makes optional but does not require steps to be performed or does not limit a claim to a particular structure does not limit the scope of a claim or claim limitation. The following are examples of language that may raise a question as to the limiting effect of the language in a claim:

(A) statements of intended use or field of use,
(B) "adapted to" or "adapted for" clauses,
(C) "wherein" clauses, or
(D) "whereby" clauses.

See MPEP § 2106 II C.

3. Independent claims are examined together, since they are not patentable distinct. If applicant expressly states on the record that two or more independent and distinct inventions are claimed in a single application, the Examiner may require the applicant to elect an invention to which the claims will be restricted.